

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
(Our Case No. 00B012)**

In The Application Of: )  
BENNETT ET AL. )  
Serial No.: 09/808,722 )  
Filed: March 14, 2001 )  
Examiner: RUDY, ANDREW J. )  
Group Art Unit: 3627 )  
For: ONLINE PURCHASING SYSTEM )  
SUPPORTING LENDERS WITH )  
AFFORDABILITY SCREENING )  
Confirmation Number: 5520 )

**SUBMITTED VIA ELECTRONIC  
FILING ON MAY 21, 2010**

**RESPONSE TO NON-FINAL OFFICE ACTION AND REQUEST FOR  
POTENTIAL TELEPHONE INTERVIEW**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper responds to the Non-Final Office Action mailed on November 27, 2009, and responds to points raised by the Examiner during a recent interview with Applicants' attorney. Applicants also concurrently submit a request for a three-month extension of time, extending the deadline for responding to May 27, 2010.

In light of the following remarks, Applicants request allowance of the pending claims.